

## MONTHLY INSURANCE RATES

### HEALTH

#### Without Medicare

	<u>Total Premium</u>	Retirement Paid <u>Subsidy</u>	Amount Deducted <u>from Pension</u>
Self	\$645.22	\$545.32	\$99.90
Self and Spouse	\$1,198.69	\$1,043.44	\$155.25
Self and Child(ren)	\$888.69	\$764.44	\$124.25
Self, Spouse, and Child(ren)	\$1,442.16	\$1,262.57	\$179.59

#### With Medicare (Parts A and B)

Self	\$260.36	\$260.36	\$0.00
Self and Spouse	\$509.09	\$484.22	\$24.87
Self and Child(ren)	\$503.83	\$479.48	\$24.35
Self, Spouse, and Child(ren)	\$752.56	\$703.34	\$49.22

#### One with Medicare and One without Medicare

Self W/O Medicare and Spouse W/Medicare	\$893.95	\$769.18	\$124.77
Self W/Medicare and Spouse W/O Medicare	\$813.83	\$758.48	\$55.35
Self W/O Medicare and Spouse W/Medicare and Child(ren)	\$1,137.42	\$988.30	\$149.12
Self W/Medicare and Spouse W/O Medicare and Child(ren)	\$1,057.30	\$977.61	\$79.69

#### Both Husband and Wife are Public School Retirees

Self and Spouse W/O Medicare	\$1,198.69	\$1,043.44	\$155.25
Self, Spouse, and Child(ren) Without Medicare	\$1,442.16	\$1,262.57	\$179.59
Self and Spouse With Medicare	\$509.09	\$509.09	\$0.00
Self, Spouse, and Child(ren) With Medicare	\$752.56	\$728.21	\$24.35
One Without Medicare and One With Medicare	\$813.83	\$758.48	\$55.35
One Without and One With Medicare and Child(ren)	\$1,057.30	\$977.61	\$79.69

### DENTAL AND VISION

#### Dental and Vision

	<u>Total Premium</u>	Retirement Paid <u>Subsidy</u>	Amount Deducted <u>from Pension</u>
Self	\$36.32	\$32.69	\$3.63
Self and Spouse	\$72.64	\$65.38	\$7.26
Self and Child(ren)	\$72.64	\$65.38	\$7.26
Self, Spouse, and Child(ren)	\$108.96	\$98.07	\$10.89

### PROPOSED MAXIMUM COVERAGE (graded premium)\* - ESTIMATED

Maximum Coverage of 80%; Actual Dependent on Years of Service

	<u>Total Premium</u>	Retirement Paid <u>Subsidy (maximum)</u>	Amount Deducted <u>from Pension (minimum)</u>
Self	\$645.22	\$516.18	\$129.04
Self and Spouse	\$1,198.69	\$958.95	\$239.74
Self and Child(ren)	\$888.69	\$710.95	\$177.74
Self, Spouse, and Child(ren)	\$1,442.16	\$1,153.73	\$288.43

Self	\$260.36	\$208.29	\$52.07
Self and Spouse	\$509.09	\$407.27	\$101.82
Self and Child(ren)	\$503.83	\$403.06	\$100.77
Self, Spouse, and Child(ren)	\$752.56	\$602.05	\$150.51

Self W/O Medicare and Spouse W/Medicare	\$893.95	\$715.16	\$178.79
Self W/Medicare and Spouse W/O Medicare	\$813.83	\$651.06	\$162.77
Self W/O Medicare and Spouse W/Medicare and Child(ren)	\$1,137.42	\$909.94	\$227.48
Self W/Medicare and Spouse W/O Medicare and Child(ren)	\$1,057.30	\$845.84	\$211.46

Self and Spouse W/O Medicare	\$1,198.69	\$958.95	\$239.74
Self, Spouse, and Child(ren) Without Medicare	\$1,442.16	\$1,153.73	\$288.43
Self and Spouse With Medicare	\$509.09	\$407.27	\$101.82
Self, Spouse, and Child(ren) With Medicare	\$752.56	\$602.05	\$150.51
One Without Medicare and One With Medicare	\$813.83	\$651.06	\$162.77
One Without and One With Medicare and Child(ren)	\$1,057.30	\$845.84	\$211.46

	<u>Total Premium</u>	Retirement Paid <u>Subsidy</u>	Amount Deducted <u>from Pension</u>
Self	\$36.32	\$29.06	\$7.26
Self and Spouse	\$72.64	\$58.11	\$14.53
Self and Child(ren)	\$72.64	\$58.11	\$14.53
Self, Spouse, and Child(ren)	\$108.96	\$87.17	\$21.79

Monthly  
Minimum Additional  
Employee Cost

\$29.14  
\$84.49  
\$53.49  
\$108.84

\$52.07  
\$76.95  
\$76.42  
\$101.29

\$54.02  
\$107.42  
\$78.36  
\$131.77

\$84.49  
\$108.84  
\$101.82  
\$126.16  
\$107.42  
\$131.77

\$3.63  
\$7.27  
\$7.27  
\$10.90

\*What is shown under Proposed Maximum Coverage represents 80% System coverage, and 20% retiree payment. Under the graded premium being proposed, new retirees would get up to 80% coverage, and actual coverage would be based upon years of service: 30% coverage after 10 years, and 3% coverage per year of service after 10 years, with maximum coverage of 80%. Current retirees would be covered at 80%.

These are Estimates Calculated by the Senate Fiscal Agency, and may need adjustment upon consultation with the Office of Retirement Services.